

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Robert E. Tocheny, Jr.
Dina M. Tocheny
Debtors

Case No. 15-16727-ref Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Cathleen Page 1 of 2 Date Rcvd: Aug 25, 2017 Form ID: 309A Total Noticed: 54

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 27, 2017.
                   +Robert E. Tocheny, Jr., Dina M. Tocheny, 165 2nd Street, Nazareth, PA 18064-2555 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
db/jdb
smq
                      Allentown, PA 18101-1603
                                                                                      Reading, PA
smq
                     City Treasurer, Eighth and Washington Streets,
                   +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
smg
                                                                                                  Allentown, PA 18101-2401
                   +Lenign County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
+American Neuromonitoring, 10420 Ltl Patuxen Parkway, No. 250, Columbia, MD 21044-3533
Anes Spec. Bethlehem PC, P.O. Box 64500, Souderton, PA 18964
CACH, LLC, P O Box 10587, Greenville, SC 29603-0587
+Citizens Bank, 43 Jefferson Boulevard RJW-135, Warwick, RI 02888-1027
+David S. Gellert, Esquire, 1244 Hamilton Street, Allentown, PA 18102-4699
+FirstStates Financial Services, P.O. Box 5827, Reading, PA 19610-5827

Haundai Finance, P.O. Box 650805, Palestine, TV 75801
smg
13599275
13599276
13610841
13602822
13729160
                   +FirstStates Financial Services, P.O. Box 5827, Reading
Hyundai Finance, P.O. Box 650805, Palestine, TX 75801
+Keystone Collections, P.O. Box 499, Irwin, PA 15642-04
13599284
13599286
                                                                      Irwin, PA 15642-0499
13599287
                    Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9741
+Nationstar Mortgage LLC, c/o Thomas Puleo, Esq., 701 Market Street, Ste 5000,
13899321
13843392
                    +Nationstar Mortgage LLC,
                     Philadelphia, PA 19106-1541
                   +Royal HomeStar LLC, P.O. Box 9500-7045, Philadelphia, PA 19195-0001
+Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 1
13599289
13632163
                                                                                               Reading, PA 19601-3544
                    +St. Lukes Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000
13599292
                   +U.S. Department of Housing and Urban Development,
Washington, DC 20410-0002
13603581
                                                                                        451 7th Street S.W.,
13972544
                    +US Department of HUD,
                                                   c/o Novad Management Consulting, 2401 N.W. 23rd Street, Suite 1A1,
                      Oklahoma City, OK 73107-2448
13599294
                   +Wells Fargo Bank, P.O. Box 40039,
                                                                    Roanoke, VA 24022-5039
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                    E-mail/Text: dsgatn@rcn.com Aug 26 2017 01:41:18 DAVID S. GELLERT, David S. Gellert PC,
aty
                      1244 W. Hamilton Street, Suite 204, Allentown, PA 18102
                    +EDI: QDAEISENBERG.COM Aug 26 2017 01:33:00
                                                                                DAVID ALAN EISENBERG,
tr
                     David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951
                   +E-mail/Text: robertsl2@dnb.com Aug 26 2017 01:42:08

Dun & Bradst:
3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
                                                                                             Dun & Bradstreet, INC,
smq
                     E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 26 2017 01:41:54
smg
                      Pennsylvania Department of Revenue,
                                                                       Bankruptcy Division,
                                                                                                    P.O. Box 280946,
                      Harrisburg, PA ^-17128-0946
                    +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 26 2017 01:42:14
smq
                                                                                                                    U.S. Attorney Office,
                      c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                    +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 26 2017 01:41:59
                                                                                                            United States Trustee,
ust
                      Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA
EDI: BANKAMER.COM Aug 26 2017 01:23:00 BANK OF AMERICA, N.A., P.O. Box 31785,
                                                                                                            Philadelphia, PA 19107-4405
                     EDI: BANKAMER.COM Aug 26 2017 01:23:00
13689110
                      Tampa, FL 33631-3785
13599277
                   +EDI: BANKAMER.COM Aug 26 2017 01:23:00
                                                                             Bank of America Home Loans, 450 American Street,
                   Simi Valley, CA 93065-6285
+EDI: TSYS2.COM Aug 26 2017 01:33:00
13599278
                                                                     Barclays Bank Delaware, P.O. Box 8803,
                      Wilmington, DE 19899-8803
13599279
                    +EDI: HFC.COM Aug 26 2017 01:23:00
                                                                    Boscov's,
                                                                                     P.O. ox 15521,
                                                                                                          Wilmington, DE 19850-5521
                                                           com Aug 26 2017 01:42:07 CERASTES, LLC,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
                    +E-mail/Text: bncmail@w-legal.com Aug 26 2017 01:42:07
13618835
                      C O WEINSTEIN & RILEY, PS,
13599280
                     EDI: CAPITALONE.COM Aug 26 2017 01:33:00
                                                                               Capital One, P.O. Box 30285,
                    Salt Lake City, UT 84130-0285
EDI: CAPITALONE.COM Aug 26 2017 01:33:00
Charlotte, NC 28272-1083
EDI: BL-BECKET.COM Aug 26 2017 01:33:00
13612267
                                                                               Capital One Bank (USA), N.A., PO Box 71083,
13679837
                                                                              Capital One, N.A., c o Becket and Lee LLP,
                      PO Box 3001,
                                         Malvern, PA 19355-0701
13599281
                    +EDI: CHASE.COM Aug 26 2017 01:33:00
                                                                         Chase Bank,
                                                                                           P.O. Box 15298,
                      Wilmington, DE 19850-5298
13599282
                    +EDI: CITICORP.COM Aug 26 2017 01:33:00
                                                                             CitiCard, P.O. Box 6241,
                      Sioux Falls, SD 57117-6241
                     EDI: DISCOVER.COM Aug 26 2017 01:33:00
13599283
                                                                             Discover Card, P.O. Box 30943,
                      Salt Lake City, UT 84130
                     EDI: DISCOVER.COM Aug 26 2017 01:33:00
13603416
                                                                             Discover Bank, Discover Products Inc.
                   PO Box 3025, New Albany, OH 43054-3025
+EDI: DISCOVERSL.COM Aug 26 2017 01:33:00
13615627
                                                                               Discover Student Loans, PO BOX 30925,
                      Salt Lake City, UT 84130-0925
13615627
                    +E-mail/Text: DSLBKYPRO@discover.com Aug 26 2017 01:42:14
                                                                                                    Discover Student Loans,
                      PO BOX 30925, Salt Lake City, UT 84130-0925
                    +EDI: RMSC.COM Aug 26 2017 01:33:00
                                                                                                    P.O. Box 530942,
13599285
                                                                       Gap/Synchrony Bank,
                      Atlanta, GA 30353-0942
13630885
                    +EDI: HY11.COM Aug 26 2017 01:33:00
                                                                       Hyundai Capital America DBA Hyundai Motor Finance,
                     PO Box 20809, Fountain Valley, CA 92728-0809
EDI: CAUT.COM Aug 26 2017 01:33:00 JPMorgan Chase Bank N.A.,
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
                     EDI: CAUT.COM Aug 26 2017 01:33:00
13633040
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Total Noticed: 54

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center					
(continued					
13599288	+EDI: CBSKOHLS.COM Aug 26 2017 01:33:00 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043				
13672710					
	as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011				
13623932	EDI: PRA.COM Aug 26 2017 01:33:00 Portfolio Recovery Associates, LLC, POB 41067,				
	Norfolk VA 23541				
13726403	EDI: Q3G.COM Aug 26 2017 01:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,				
	PO Box 788, Kirkland, WA 98083-0788				
13621246	EDI: RECOVERYCORP.COM Aug 26 2017 01:33:00 Recovery Management Systems Corporation,				
	25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605				
13599290	+EDI: DRIV.COM Aug 26 2017 01:33:00 Santander Consumer USA, P.O. Box 961245,				
4050004	Fort Worth, TX 76161-0244				
13599291	+EDI: SEARS.COM Aug 26 2017 01:33:00 Sears, P.O. Box 6241, Sioux Falls, SD 57117-6241				
13599293	+EDI: RMSC.COM Aug 26 2017 01:33:00 Synchrony Bank, P.O. Box 965020,				
12606001	Orlando, FL 32896-5020				
13686091	EDI: RMSC.COM Aug 26 2017 01:33:00 Synchrony Bank, c/o Recovery Management Systems Corp,				
13619511	25 SE 2nd Ave Suite 1120, Miami FL 33131-1605				
13619511	+E-mail/Text: bncmail@w-legal.com Aug 26 2017 01:42:07				
13638211	EDI: ECAST.COM Aug 26 2017 01:33:00 eCAST Settlement Corporation, assignee,				
13038211	of Citibank, N.A., POB 29262, New York, NY 10087-9262				
	of Citibank, N.A., POB 29262, New York, NY 10087-9262 TOTAL: 34				
	101AL 34				
	***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****				
13923321*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067				
13723321	(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,				
	Norfolk, VA 23541)				
	TOTALS: 0, * 1, ## 0				

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

User: Cathleen

Form ID: 309A

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com DAVID S. GELLERT on behalf of Joint Debtor Dina M. Tocheny dsgatn@rcn.com, r46641@notify.bestcase.com DAVID S. GELLERT on behalf of Debtor Robert E. Tocheny, Jr. dsgatn@rcn.com,

r46641@notify.bestcase.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

MATTEO SAMUEL WEINER on behalf of Creditor MATTEO SAMUEL WEINER on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com Nationstar Mortgage LLC bkgroup@kmllawgroup.com PHILIP C. WARHOLIC on behalf of Creditor DISCOVER BANK PWarholic@jaffeandasher.com on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmllawgroup.com, THOMAS I. PULEO bkgroup@kmllawgroup.com

USTPRegion03.PH.ECF@usdoj.gov United States Trustee

TOTAL: 10

Date Royd: Aug 25, 2017

	<u> </u>	Page 3 01 4
Information	to identify the case:	r age c or r
Debtor 1	Robert E. Tocheny Jr.	Social Security number or ITIN xxx-xx-0365
	First Name Middle Name Last Name	EIN
Debtor 2	Dina M. Tocheny	Social Security number or ITIN xxx-xx-5088
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States B	Bankruptcy Court	Date case filed in chapter 13 9/17/15
Case number:	15-16727-ref	Date case converted to chapter 7 8/23/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	with the court.						
		About Debtor 1:	About Debtor 2:				
1.	Debtor's full name	Robert E. Tocheny Jr.	Dina M. Tocheny				
2.	All other names used in the last 8 years	aka Robert Edward Tocheny	aka Dina Marie Tocheny, aka Dina M. Rauktis				
3.	Address	165 2nd Street Nazareth, PA 18064	165 2nd Street Nazareth, PA 18064				
4.	Debtor's attorney Name and address	DAVID S. GELLERT David S. Gellert PC 1244 W. Hamilton Street Suite 204 Allentown, PA 18102	Contact phone (610) 776-7070 Email: dsgatn@rcn.com				
5.	Bankruptcy trustee Name and address	DAVID ALAN EISENBERG David A. Eisenberg, Esquire 4167 Winchester Road Allentown, PA 18104	Contact phone (610) 437–1410 Email: trustee@eisenbergpc.com				

For more information, see page 2 >

12/15

Case 15-16727-ref Doc 61 Filed 08/27/17 Entered 08/28/17 00:58:31 Desc Imaged Certificate of Notice Page 4 of 4

Debtor Robert E. Tocheny Jr. and Dina M. Tocheny

Case number 15-16727-ref

6. Bankruptcy clerk's office 400 Washington Street Office Hours: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M. Suite 300 Documents in this case may be filed at this Reading, PA 19601 address. You may inspect all records filed in this case at this office or online at Contact phone (610)2085040 www.pacer.gov. Date: 8/25/17 7. Meeting of creditors October 4, 2017 at 11:30 AM Location: Debtors must attend the meeting to be Allentown Federal Courthouse, The meeting may be continued or adjourned to a questioned under oath. In a joint case, later date. If so, the date will be on the court 504 W. Hamilton Street, both spouses must attend. Creditors may Allentown, PA 18101 docket. attend, but are not required to do so. 8. Presumption of abuse The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. 9. Deadlines File by the deadline to object to discharge or Filing deadline: 12/3/17 to challenge whether certain debts are dischargeable: The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. You must file a complaint: if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. 10. Proof of claim No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk Please do not file a proof of claim unless will send you another notice telling you that you may file a proof of claim and stating the you receive a notice to do so. deadline. 11. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion

asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the

objection by the deadline to object to exemptions in line 9.

12. Exempt property